



Tool Cards



Budgeting App

Track your expenses daily.

Answer:

Satispay, PostePay apps



Tool Cards



Savings Jar

Start a physical jar for small daily savings.

Answer:

"Salvadanaio" culture in families



Tool Cards



Online Price Comparator

Find the best prices for purchases.

Answer:

Trovaprezzi.it



Tool Cards



Social Worker Help

Access free counseling for money troubles.

Answer:

Comune services or patronati



Tool Cards



Youth Finance Course

Join a basic financial literacy program.

Answer:

M JA Italy S



Tool Cards



Community Bank Support

Get low-interest loans through local cooperative banks.

Answer:

Banche Popolari



Tool Cards



Meal Planner App

Reduce food waste and costs.

Answer:

*Emphasize home cooking
with market buys*



Tool Cards



Volunteer Network

Get job skills through
volunteering.

Answer:

Parish-based initiatives, AVIS



Tool Cards



Family Budget Meeting

Discuss finances openly with
your family.

Answer:

*Important tradition in multi-
gen households*



Tool Cards



Financial Podcast

Learn tips from audio episodes.

Answer:

“Affari Miei” or “Il Sole 24 Ore” podcasts



Tool Cards



Municipal Job Coaching

Access free resume and job search help.

Answer:

Centri per l'Impiego



Tool Cards



Used Goods Marketplace

Buy second-hand items to save.

Answer:

Subito.it, Mercatini



Tool Cards



Zero Waste Kit

Invest in reusables to cut costs long-term.

Answer:

Emphasis on Mediterranean eco practices



Tool Cards



School Club Fundraiser

Organize a bake sale or event to raise money.

Answer:

Common in scouts or parish groups



Tool Cards



Rent Calculator

Check how much rent you can afford.

Answer:

Online rent simulators



Tool Cards



Cooking Together

Share meals to save money.

Answer:

"Cucina insieme" tradition



Tool Cards



Financial Mentor

Get advice from an older peer.

Answer:

Family elders or retired professionals



Tool Cards



Community Garden

Grow food locally to cut grocery costs.

Answer:

Very common in rural areas



Tool Cards



Local Library Resource

Access free books, Wi-Fi, workshops.

Answer:

Libraries with civic info points



Tool Cards



Citizen Budgeting Platform

Vote on local fund distribution.

Answer:

Bologna/Trento innovation labs



Tool Cards



Co-housing Savings

Share living costs with trusted friends.

Answer:

Traditional model in large families



Tool Cards



Support Group for Debts

Join a peer support meeting.

Answer:
Church-based services



Tool Cards



Basic Investing Guide

Learn low-risk investment strategies.

Answer:
Use of state bonds and property



Tool Cards



Emergency Fund Setup

Set aside 3 months' salary in savings.

Answer:
Less emphasized, now growing trend



Tool Cards



Public Transport Pass

Save money with monthly travel pass.

Answer:

ATM Milano, Trenitalia regional passes



Tool Cards



Financial Diary

Write down all purchases for a month.

Answer:

Used in family budgeting lessons



Tool Cards



EU Youth Portal

Discover rights, job portals, and financial tips.

Answer:

Eurodesk Italy



Tool Cards



Rent Subsidy Form

Apply for government rental assistance.

Answer:

Regional support varies widely



Tool Cards



Credit Simulator Tool

Estimate your loan and repayment timeline.

Answer:

Use with caution due to high interest



Tool Cards



Income vs. Expense Game

A mini card game to visualize financial balance.

Answer:

Encouraged through JA Italy